

THE STARTING POINT

You've probably already started AI. And if you aren't seeing an ROI, **read on**

Most organisations have done the right things. The pattern stalls for structural reasons, not motivational ones.

WHAT MOST ORGANISATIONS HAVE DONE

- ✓ Licensed AI tools — Copilot, ChatGPT, Gemini
- ✓ Run awareness sessions or internal training
- ✓ Appointed an AI lead or taskforce
- ✓ Launched a pilot with early adopters
- ✓ Sent leaders on AI courses or e-learning

WHAT THAT TYPICALLY GETS YOU

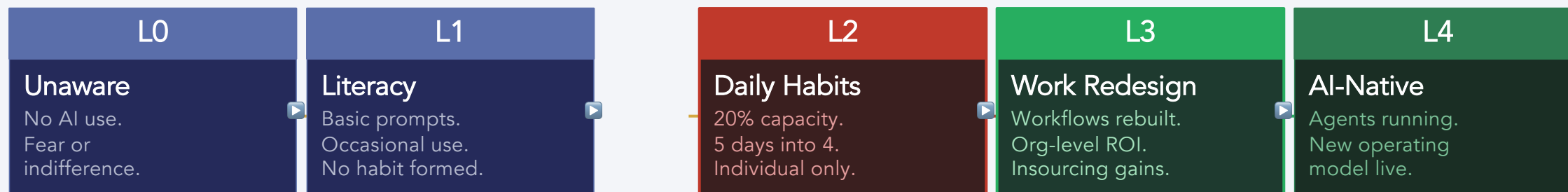
Individual habits — that don't cross team boundaries or compound

Pilots that don't scale — tools deployed, enterprise ROI absent

A board asking for the return — 12 months in, nothing measurable to show

75% breaking even or losing money — on AI investment — Gartner, 2025

AI FLUENCY MODEL – WHERE ARE YOU?



Almost every organisation gets stuck in exactly the same place.

WHAT MOST ORGANISATIONS HAVE DONE

- ✓ Licensed AI tools — Copilot, ChatGPT, Gemini
- ✓ Run capability programmes and training
- ✓ Appointed AI leads and taskforces
- ✓ Launched pilots with early adopters

THE RESULT — IN MOST CASES

Gains stay individual. They don't compound. They don't cross team boundaries. Twelve months in, the board asks: where is the return?

THE STRUCTURAL DIAGNOSIS

**The bottleneck is not the technology.
It never was.**

Organisations have invested in tools (Machines) and training (Minds). Almost none have connected those investments to the strategic mandate, the Mission.

Without all three moving in concert, transformation stalls at the individual productivity layer permanently.

"Funding follows evidence, not hope."

Mission · Minds · Machines

One missing, and the transformation falls.

MISSION

What are our customers doing differently? What does this mean to our business?

Which outcomes, revenue, cost, competitive position require transformation, not just efficiency? Without clarity here, every Minds and Machines investment is orphaned. Activity without return.

Is your 2026 plan meaningless without AI execution?

MINDS

Do your people have the mindset & method to redesign their work?

L2 fluency creates individual capacity. L3 redesign creates organisational value. Most programmes stop at L1/2. The 45% gap lives entirely at L3, people redesigning with method, not just using tools.

Who can redesign a workflow — not just use a tool?

MACHINES

Is technology pushing without business pulling?

The most common failure pattern: IT deploying features, nothing pulling from the business. Copilot licences sit unused. AI ships without behaviours to use it.

You've bought the tools. Is anyone's job different?

THE INDUSTRY PATTERN

Now for the hard bit – what next?

The pattern is structural, not motivational. Here is what the data shows.

7%

BCG

of insurers have successfully scaled AI across the enterprise

Despite strong data reserves and tool investment, 93% never get beyond pilots.

1 in 5

Gartner

AI initiatives achieves measurable ROI

74% of organisations are breaking even or losing money from their AI investments. (Oct 2025)

80%

McKinsey

of companies using GenAI report no enterprise earnings impact

90% of transformative use cases remain stuck in pilot mode. Tools scaled. Value didn't. (2025)

70%

BCG

of AI value comes from people and operating model — not technology

Only 10% from algorithms. 70% from organisation design, talent readiness, and workflow change.

STEP 1 · ACCELERATE & FUNCTION

Method meets Mindset.

This is where the P&L starts to move.

WHAT ACCELERATE INSTALLS

- Design Thinking — customer-back problem framing
- Lean Startup — 2-week experiments replace 12-month roadmaps
- OKRs — CEO to individual, one rhythm, aligned
- Agile — IT and the business share a backlog for the first time

WHAT CHANGES AFTER ACCELERATE

- Functions redesign work — not just do it faster
- OKRs emerge from sessions — the transcript is the governance record
- 80% of administration is gone — not automated, removed
- The CFO can read every line — capacity is reallocated, not lost

THE L3 INSIGHT

Don't use AI to accelerate yesterday's paradigm.

You'll do the wrong stuff faster.

AI has been trained on the past.
Only you can build for the future.

AI thinks brilliantly inside the room you've built for it. It cannot see outside the room, only you can.

L2 gives your people tools to do today's work faster. L3 asks the harder question: is today's work even the right work?

That question requires human critical thinking. AI cannot supply it. In the era of AI, that capacity is your scarcest competitive asset.

THE PROOF — ACROSS EVERY FUNCTION

These organisations didn't use AI to do their old work faster. They used human judgement to question whether the old work was right at all.

MARKETING

Lovable

OLD: Optimise the growth funnel

NEW: Asked: who is a developer really? → opened software creation to 99% of people who couldn't code. \$200M ARR in 8 months. Head of Growth: "only 30–40% of the old growth playbook still works."

FINANCE

The new CFO model

OLD: Build better dashboards

NEW: Asked: why do humans need to interrogate a dashboard at all? → finance teams now ask questions in plain English. "Show me what drove Q2 variance" in seconds. The dashboard is dead. The question is the interface.

HR / L&D

The TIP model

OLD: Design better training programmes

NEW: Asked: why is the programme the output at all? → individuals build their own personalised learning plan in a single prompt, based on their own data, in their own language. L&D function moves from content factory to learning architect.

OPERATIONS

Klarna

OLD: Make the contact centre more efficient

NEW: Asked: why do we need a contact centre? → one AI agent now handles the work of 700 people. The L2 answer was faster agents. The L3 answer was no agents. The optimisation mindset never gets there.

CHANGE MGMT

Most organisations

OLD: Use people to manage and prioritise the tech stack

NEW: Still doing it. Candidate lists, lean business cases, human councils, loudest voice wins. The prioritisation process that governs £ms of AI investment is itself not AI-enabled. The irony is unnoticed.

CONTENT / LEARNING

Duolingo

OLD: Scale content creation with more writers

NEW: Asked: why do humans write every lesson? → replaced manual content creation with AI. The old model was a bottleneck by design. Without AI, it would take decades to scale to more learners. Became 'AI-first' in 2025.

L3 is the capacity to ask the question AI can't ask: should we even be doing this work?

Method is how we reinvent for tomorrow, not yesterday.

Mindset creates the capacity. Method installs the operating system. Without both, nothing compounds.

🕒 DESIGN THINKING

Customer-back. Always.

Stops the function optimising for the wrong thing. Great organisations don't just write customer-centricity on a slide.

- ✓ Jobs-to-be-done: why customers really choose you — in their words, not your assumption
- ✓ Internal customers mapped. If a team depends on you, they're a customer
- ✓ How Might We + Crazy 8s: 20+ ideas generated, top 3 selected in the room
- ✓ Every roadmap decision tested outside-in before it enters the backlog

🚀 LEAN STARTUP

Experiment fast. Learn cheap.

The cost of a wrong roadmap is 12 months, or your business model. The cost of a wrong experiment is 1 week.

- ✓ Build-Measure-Learn loop: hypothesis-driven work replaces opinion and seniority
- ✓ Minimum Viable Experiment designed and tested in the room, not as homework
- ✓ 12-month roadmaps replaced with 2-week experiments. Budget protected. Roadmap earned.
- ✓ Pivot or persevere gate: funding follows evidence, not hope or seniority

📈 OKRs + AGILE

Same rhythm. Every function.

Agile stops being an IT term. OKRs align CEO to function to individual. The enterprise finally speaks one language.

- ✓ 90-day OKRs owned by the team — not imposed from above
- ✓ OKRs cascade: CEO → function → individual. One conversation. Aligned.
- ✓ Sprint 1 scoped and started before TIP leaves the room
- ✓ IT and the function share the same backlog for the first time

OKRs don't get written after the session. They emerge from it. The transcript is the governance record. The charter writes itself. 80% of the administration is gone, not because someone automated it, but because doing the work well is the documentation.

The capacity model, visible on the CFO's P&L. ROI in weeks not years

STEP 1 unlocks 40–50% capacity. That capacity is not wasted. It is allocated.

40–50%

Potential capacity
unlocked

*"5 days into 4." key first step
Time reinvested in
strategic priorities, That take you to 50%*

Example customer Business Case

£513k invested
£1.8M–£3M returned
3.5x–6x ROI in 12 months
10% headcount non-replacement

≈10% 

Insourcing &
COACH2COACH

- Work previously outsourced is redesigned internally. COACH2COACH trains internal facilitators, the organisation coaches AI Mindset itself. No long-term dependency on TIP.

£ Purchased services budget reduces. Measurable within 90 days.

≈10% 

Retention &
non-backfill

Natural attrition not replaced because AI expands individual output. Leaders' jobs grow — they move up the value chain. People embrace AI because it's empowering, not threatening.

£ Headcount cost line reduces. No redundancy risk. CFO can model it immediately.

≈10% 

New risk
mitigation

AI explodes the risk surface area. Fake expenses, discoverable communications, IP exposure, marketing liability. Leaders with AI fluency spot and manage these risks proactively.

£ Risk capacity previously unallocated. Now owned, named, and managed.

≈10% 

Cross-functional
growth → STEP 2

Freed capacity allocated to experiments, new products, and customer-back innovation. The foundation for STEP 2, outside-in transformation, is built in STEP 1.

£ Growth capacity funded from operational efficiency. STEP 2 ROI starts before STEP 1 ends.

The capacity is not lost. It is reallocated. That reallocation is the transformation, and creates the money, and forward momentum.

By the end of STEP 1, 3 things are true that weren't before.

A common language. AI capability baked in. Capacity to allocate to growth. You are ready for STEP 2.

👥 Common language enterprise-wide

OKRs, Agile, Design Thinking, Lean Startup are no longer tech-only terms. Every function, every leader, the CEO to the individual — all operating in the same rhythm. IT and the business share a backlog for the first time.

🧠 AI capability baked into how you work

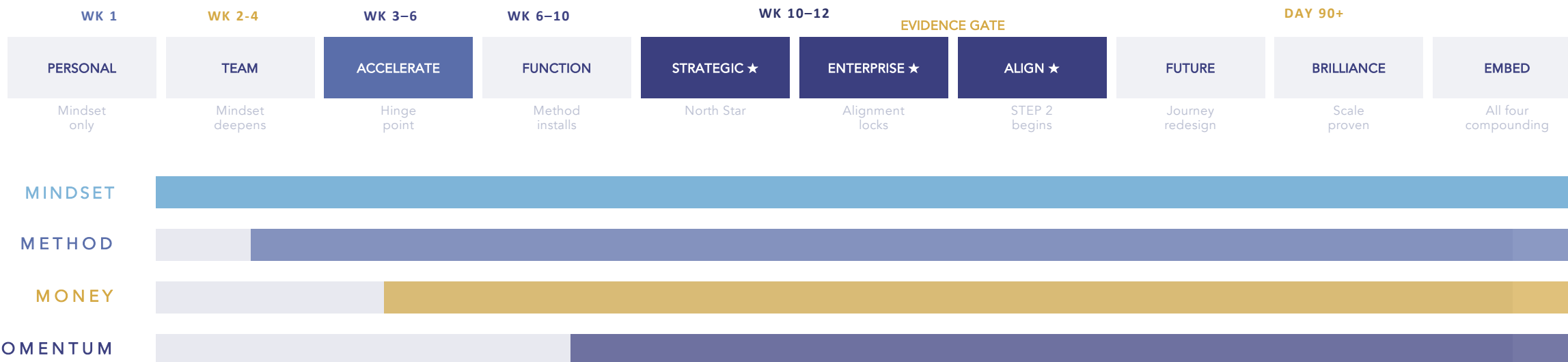
AI is not a tool on the side. It is the default operating mode. Meeting transcripts produce OKRs automatically. Experiments replace roadmaps. Leaders ask tomorrow's questions, not today's answers. The organisation is structurally different.

🔗 Freed capacity allocated, not lost

Insourcing. Non-backfill. Risk mitigation. Cross-functional growth. Each allocation visible on the P&L. The CFO can see the return before STEP 2 begins. Funding follows evidence, gate by gate.

What the first 90 days looks like

Your time commitment: 2hrs PERSONAL + 3hrs STRATEGIC. Your leadership team: 3hrs per TEAM session. Your function leads: 1.5 days FUNCTION.



What comes next is a decision. Use your new L2 fluency to make it.

You have GenAI. Before you choose a path, run this prompt. Let AI read the room so you don't have to guess.

OPEN COPILOT OR CLAUDE. PASTE THIS. READ THE OUTPUT BEFORE YOU CHOOSE.

"You are an executive advisor with access to my emails, documents and meeting history. Tell me three things: (1) Which of my CxO peers is most likely to become a genuine AI champion — and what would unlock them? (2) What does my CEO's current relationship with AI look like: curious, sceptical, or absent from the conversation? (3) What is the single biggest constraint on AI progress in my organisation right now — capability, method, or leadership alignment? Based on your answers, recommend which of these three paths I should take first."

01

Go deeper in my function

ACCELERATE → FUNCTION

Real workflows redesigned. Method installed. L3 starts here — your team stops automating the old process and starts questioning it.

AI tells you: who in your function is already L3-ready and what work is ripe for redesign.

02

Get the CEO in the room

PERSONAL → ExCo TEAM

CEO experiences it personally. The permission structure changes for the entire organisation. Everything else follows from that one session.

AI tells you: whether your CEO is curious or absent — and what the timing risk of waiting looks like.

03

Bring a peer onboard

CFO / CTO / CPO / CMO

One converted peer is your multiplier. They run their own PERSONAL and TEAM. Now two functions pull instead of one.

AI tells you: which colleague is closest to the tipping point — and what argument lands with them.